



Bahamas Registered Stock and Bahamas Savings Bonds Disclaimer, Terms and Conditions

Pursuant to part VI of the Central Bank of The Bahamas Act, 2020, and section 19 of the Public Debt Management Act 2021, the Central Bank of The Bahamas serves as the fiscal agent and registrar for government securities and issues Bahamas Registered Stock (BRS) and Bahamas Savings Bonds (BSB) on behalf of the Bahamas Government.

This Bahamas Registered Stock (BRS) and Bahamas Savings Bond (BSB) Purchase Application serves as a Purchase Agreement between the Central Bank of The Bahamas, on behalf of the Bahamas Government, and the purchaser(s).

All securities, including BRS and BSB, carry risk and all investment decisions are the responsibility of the investor. Although guaranteed by the Government of The Bahamas, Bahamas Registered Stock and Savings Bonds are not devoid of market risk. Therefore, the value of Government-issued stocks and bonds may fluctuate due to general market conditions or other factors.

Investors who have any doubt as to the merits of an investment should seek advice from an independent financial advisor prior to participation.

Bahamas Savings Bond Terms and Conditions

Lock-in Period – An investor is required to hold the security for a minimum of six to twenty- four months, depending on Tenor, as tabled below.

Redemption: Savings bonds will be redeemable semi-annually on their respective interest payment dates (these dates are predetermined based on the semi-annual period mark from the bond's issue date). **You will not be allowed to redeem during the lock-in period.**

If redeemed outside of the lock-in period and before maturity date, a penalty equivalent to 91 days interest will be deducted from settlement.

Tenor	Lock-in Period
1 Year	6 Months
2 Years	12 Months
4 Years	18 Months
6 Years	24 Months